

AMENDMENTS TO THE CLAIMS

1 (currently amended). A method comprising:

- a) providing:
 - i) a registered member,
 - ii) at least one higher education account,
 - iii) ~~at least one~~ a network of registered merchants offering a rebate to said registered member, and
 - iv) a rebate network manager, wherein said network of registered merchants are registered with said rebate network manager.
- b) calculating said rebate on purchases made by said registered member from said at least one registered merchant, wherein said rebate network manager monitors sales by said ~~at least one~~ registered merchants to determine if said sales are to said registered member and wherein said calculating step is performed by said rebate network manager utilizing a computer processor configured to calculate said rebate, and wherein said computer processor is located at location other than the location of the merchant; and
- c) crediting said at least one higher education account with said rebate.

2 (canceled).

3 (canceled).

4 (previously presented). The method of Claim 1, wherein said at least one higher education account is stored in a computer memory area and said computer processor is connected to said higher education account via a computer network.

5 (previously presented). The method of Claim 1, wherein said crediting step is performed by a computer processor configured to credit said at least one higher education account.

6 (previously presented). The method of Claim 1, wherein said higher education accounts are selected from the group consisting of a student loan payment account, an

educational IRA, a college fund savings account, and a college charitable contribution account.

7 (previously presented). The method of Claim 1, further comprising step

d) managing said at least one higher education account.

8 (previously presented). The method of Claim 1, wherein said crediting step further comprises crediting said higher education account with an amount equal to or less than said rebate.

9 (previously presented). The method of Claim 8, wherein said rebate is from 1-30% of said purchases.

10 (cancelled).

11 (previously presented). The method of Claim 1, wherein said rebate network manager debits said merchant and credits said higher education account.

12 (previously presented). The method of Claim 1, wherein said purchases are made via a credit card.

13 (previously presented). The method of Claim 1, wherein said purchases are made on-line.

14 (previously presented). The method of Claim 1, wherein said purchases are made on-site.

15 (previously presented). The method of Claim 1, further comprising providing a tracking entity, wherein said tracking entity tracks said purchases and said rebates.

16 (previously presented). The method of Claim 1, further comprising providing a registration organization, wherein said registration organization receives a portion of said rebate.

17 - 23 (canceled).

24 (currently amended). A system comprising:
a network of registered merchants;
a memory device comprising member higher education accounts;
a rebate network manager having a computer processor configured to monitor sales by said registered merchant to determine if said sales are to a registered member, calculate a rebate on purchases and to credit said member higher education accounts with proceeds from said rebate, wherein said memory device and said computer processor are connected via a computer network, and wherein said computer processor is located at location other than the location of the merchant and said network of registered merchants are registered with said rebate network manager.

25 (previously presented). The system of Claim 24, wherein said higher education accounts are selected from the group consisting of a student loan payment account, an educational IRA, a college fund savings account, and a college charitable contribution account.

26 (previously presented). The system of Claim 24, wherein said rebate is from about 1% to 30% of the price of said purchases.

27 (previously presented). The system of Claim 24, wherein said purchases are made via a credit card or debit card.

28 (canceled)

29 (previously presented). The system of Claim 24, wherein said rebate network manager tracks said purchases by correlating a registered credit or debit card number with said purchases.

30 (previously presented). The system of Claim 24, wherein said purchases are tracked by tracking entity in communication with a rebate network manager.

31 (previously presented). The system of Claim 24, wherein said rebate on purchases is provided by an on-line merchant.

32 (previously presented). The system of Claim 24, wherein said rebate on purchases is provided by an on-site merchant.

33 (currently amended). A system comprising:
a memory device; and
a computer processor in communication with said memory device, said computer processor configured to receive a credit from a rebate network manager and place the credit in a higher education account stored in said memory device, wherein said rebate network manager monitors sales by ~~at least one~~ a network of registered merchants to determine if said sales are to a registered member to determine the amount of said credit, and wherein said computer processor is located at location other than the location of the merchant and said registered merchant is registered with said rebate network manager.

34 (previously presented). The system of Claim 33, wherein said higher education accounts are selected from the group consisting of a student loan payment account, an educational IRA, a college fund savings account, and a college charitable contribution account.

35 - 48 (canceled).